Entered 11/18/19 12:18:24 Desc Main Case 19-05863-hb Doc 9 Filed 11/18/19 Page 1 of 10 Document

Fill in this information to identify your case:	Check if this is a modified plan, and list below the sections of the plan that have
Debtor 1 Larry Randall Kelley	been changed.
Debtor 2 Angela Michelle Kelley	Pre-confirmation modification Post-confirmation modification
United States Bankruptcy Court for the: District of South Carolina	
Case number 19-05863	

District of South Carolina

Chapter 13 Plan

5/19

Part 1:

Notices

To Debtors:

This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, this Court's local rules, and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file a timely objection to confirmation. To determine the deadline to object to this plan, you must consult the Notice of Bankruptcy Case or applicable Notice/Motion served with this plan. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, pursuant to Federal Rule of Bankruptcy Procedure 3002, you must file a timely proof of claim in order to be paid under any plan. Confirmation of this plan does not bar a party in interest from objecting to a claim.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	□ Included	X Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4	X Included	☐ Not included
1.3	Nonstandard provisions, set out in Part 8	X Included	☐ Not included
1.4	Conduit Mortgage Payments: ongoing mortgage payments made by the trustee through plan, set out in Section 3.1(c) and in Part 8	□ Included	X Not included

Del	otor	Case 19-05863-hb Doc 9 Filed 11/18/19 Entered 11/18/19 12:18:24 Desc Main Document Page 2 of 10 Case Number 19 - 05863
Par	t 2:	Plan Payments and Length of Plan
2.1	exed Unle follo	
plan	debt	or and trustee may stipulate to a higher payment in order to provide adequate funding of the plan without the necessity of a modification to the estipulation is effective upon filing with the Court. I monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.
2.2	Che	ular payments to the trustee will be made from future income in the following manner: ck all that apply. The debtor will make payments pursuant to a payroll deduction order. The debtor will make payments directly to the trustee. Other (specify method of payment):
2.3	Che	me tax refunds. ck one. The debtor will retain any income tax refunds received during the plan term. The debtor will treat income tax refunds as follows:
2.4 Par	Che	itional payments. ck one. None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced. Treatment of Secured Claims
Rule Howe amer the p truste from apply credi these time conti	s and ever, and ed or ote or the protect that tor, be protect after nues	e a distribution from the trustee, a proof of claim, including adequate supporting documentation and filed in compliance with Official differences, must be filed with the Court. For purposes of plan distribution, a claim shall be treated as provided for in a confirmed plan. If a claim is treated as secured in a confirmed plan and the affected creditor elects to file an unsecured claim, such claim, unless timely shall be treated as unsecured for purposes of plan distribution. Any creditor holding a claim secured by property that is removed from the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 account of any secured claim. This provision also applies to creditors who may claim an interest in, or lien on, property that is removed protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise, but does not be sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4). Any funds that would have otherwise been paid to a result of these provisions will not be paid, will be distributed according to the remaining terms of the plan. Any creditor affected by visions and who has filed a timely proof of claim may file an itemized proof of claim for any unsecured deficiency within a reasonable the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may sending standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a fit the automatic stay.
3.1	Vlain	tenance of payments and cure or waiver of default, if any.
		ck all that apply. Only relevant sections need to be reproduced. None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
any o	⊠ chang	3.1(b) The debtor is in default and will maintain the current contractual installment payments on the secured claims listed below, with ges required by the applicable contract and noticed in conformity with any applicable rules. The arrearage payments will be disbursed stee, with interest, if any, at the rate stated. The trustee shall pay the arrearage as stated in the creditor's allowed claim or as otherwise

District of South Carolina Effective May 1, 2019

Case 19-058		ed 11/18/19 Ent ocument Page		12:18:24 Desc Main
Debtor Rel	leg		Case N	umber 19-05863
ordered by the Court.	U			·
Name of Creditor	Collateral	Estimated am of arrearage	nount Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
BB&T Mortgage	414 Willow Drive Piedmont, SC	Includes amou accrued through the		<u>\$39</u>
3.2 Request for valuation of		November 20		(or more)
<u></u> .	necked, the rest of § 3.2 need			
3.3 Other secured claims e	xcluded from 11 U.S.C. § 5	06 and not otherwise add	ressed herein.	
Check one. None. If "None" is	checked, the rest of § 3.3 ne	ed not be completed or rep	roduced.	
∑ The claims listed to the claims.	pelow are being paid in full wi	thout valuation or lien avoid	lance.	
the debtor, as specified below	 Unless there is a non-filin ovided for by this plan shall sa 	g co-debtor who continues atisfy its liens at the earlies	to owe an obligation se	disbursed either by the trustee or directly becured by the lien, any secured creditor pay applicable state law, order of this Court,
Name of creditor	Collateral	Estimated amount of claim	Interest rate	Estimated monthly payment to creditor
DB Carter	2008 Chevy Avalanche	<u>\$16,548</u>	<u>6.25%</u>	\$347 (or more)
				<u>Disbursed by</u> <u>⊠ Trustee</u>
				☐ Debtor
<u>Wells Fargo Dealer</u> <u>Services</u>	2012 Ford Mustang	<u>\$19,151</u>	<u>6.25%</u>	<u>\$402</u> (or more)
				<u>Disbursed by</u> <u>⊠ Trustee</u>
	•			□ Debtor
Conns HomePlus	<u>Hisense 55in television</u>	<u>\$2,475</u>	<u>6.25%</u>	<u>\$56</u> (or more)
				<u>Disbursed by</u> ⊠ <u>Trustee</u>
				☐ Debtor
3.4 Lien avoidance.				
Check one.				
	checked, the rest of § 3.4 nee aragraph will be effective o			s checked.

Case 19-05863-hb Doc 9 Filed 11/18/19 Entered 11/18/19 12:18:24 Document Page 4 of 10 Case Number / The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to \boxtimes which the debtor would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the Court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5.1 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien. Name of creditor and Estimated Total of all **Applicable** Value of debtor's Amount of lien Amount of lien Exemption and senior/unavoidable interest in not avoided avoided description of property amount of lien securing lien **Code Section** property (to be paid in 3.2 above) Regional Finance \$0 \$1,850 -S.C. \$1,850 <u>None</u> <u>All</u> \$11,319 Code Ann. § 15-41-30(A)(3) ~Household furnishings and goods, wearing apparel, appliances, books, animals, crops, or <u>musical</u> instruments Use this form for avoidance of liens on co-owned property only. Amount of Estimated Amount of Name of creditor Total equity (value Debtor's equity **Applicable** Non-exempt Exemption equity lien not lien avoided of debtor's (Total equity lien and description avoided (to of property property less multiplied by and Code (Debtor's senior/unavoidable Section equity less be paid in securing lien debtor's 3.2 above) liens) proportional exemption) interest in property) **Credit Central** \$925 \$0 \$2,475 None ΑII \$1,850 \$925 -S.C. Code Ann. § 15-41-30(A)(3) ~Household furnishings and goods, wearing apparel, appliances, books, animals, crops, or <u>musical</u> instruments <u>All</u> Moonville \$1,850 \$925 \$925 -S.C. \$0 \$900 <u>None</u> Code Ann. § **Finance** 15-41-30(A)(3) ~Household <u>furnishings</u> and goods, wearing apparel, appliances, books, animals, crops, or <u>musical</u> instruments

District of South Carolina Effective May 1, 2019

Del	(btor ₋	Case 19-05863-hb Doc 9 Filed 11/18/19 Entered 11/18/19 12:18:24 Desc Main Document Page 5 of 10 Case Number 19-05863
3.5		ender of collateral. k one. None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.
Par	t 4:	Treatment of Fees and Priority Claims
4.1	Gene	ral
on a	assum stee's	r shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments ed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without n interest.
4.2	Trust	ee's fees
Trus	stee's:f	ees are governed by statute and may change during the course of the case:
4.3	Attor	ney's fees
		The debtor and the debtor's attorney have agreed to an attorney's fee for the services identified in the Rule 2016(b) disclosure statement filed in this case. Fees entitled to be paid through the plan and any supplemental fees as approved by the Court shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse a dollar amount consistent with the Judge's guidelines to the attorney from the initial disbursement. Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of trustee fees, allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending <i>pro se</i> case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.
	Ì	o. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received \$ and for plan confirmation purposes only, the fees and expenses of counsel are estimated at \$ or less.
4.4	Priori	ity claims other than attorney's fees and those treated in § 4.5.
		rustee shall pay all allowed pre-petition 11 U.S.C. § 507 priority claims, other than domestic support obligations treated below, on a <i>pro rata</i> . If funds are available, the trustee is authorized to pay any allowed priority claim without further amendment of the plan.
	Checi	k box below if there is a Domestic Support Obligation.
	<u> D</u>	omestic Support Claims. 11 U.S.C. § 507(a)(1):
		a. Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to (state name of DSO recipient), at the rate of \$ or more per month until the balance, without interest, is paid in full. Add additional creditors as needed.
		b. The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the
		 c. Any party entitled to collect child support or alimony under applicable non-bankruptcy law may collect those obligations from property that is not property of the estate or with respect to the withholding of income that is property of the estate or property of the debtor for payment of a domestic support obligation under a judicial or administrative order or a statute.
4.5		estic support obligations assigned or owed to a governmental unit and paid less than full amount.
	Check	k one. one. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.
Par	t 5:	Treatment of Nonpriority Unsecured Claims
5.1	Nonp	riority unsecured claims not separately classified. Check one.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata by the trustee to the extent that funds are

Deb	case 19-058 otor		cument Page 6 o	of 11/18/19 12:18:2 of 10 Case Number	4 Desc Main 19-05-863
available after payment of all other allowed claims.					
	☐ The debtor propose	tes payments of less than 100% es payment of 100% of claims. es payment of 100% of claims pl			
5.2		nents and cure of any default o			
	THORIOT / TOTO /O	onconed, the real of 3 0.2 mode.	Tot 20 completed of Top Gauss		
5.3	Other separately clas	sified nonpriority unsecured o	laims. Check one.		
	☐ None. If "None" is a	checked, the rest of § 5.3 need n	ot be completed or reproduce	d.	
		ed claim is treated as set forth in treatment is provided in Section		ill be effective only if the appl	cable box in Section 1.3 of this
Pari	t 6: Executory Co	ntracts and Unexpired Lea	ases		
	-	cts and unexpired leases liste red leases are rejected. Check		ill be treated as specified. A	II other executory
					
		checked, the rest of § 6.1 need n			
orde	Assumed items. Current installment payments will be disbursed directly by the debtor, as specified below, subject to any contrary court order or rule. Prepetition arrearage payments will be disbursed by the trustee unless otherwise ordered.				
Nam	e of creditor	Description of leased property or executory contract	Current installment payment	Estimated amount of arrearage through month of filing or conversion	Estimated monthly payment on arrearage to be disbursed by the trustee
Δtwc	ood Rentals	Storage building	\$133	<u>\$0</u>	<u>\$0</u>
	Summit Management	otorage banding	<u> </u>	<u> </u>	<u>**</u>
<u>Aaro</u>	n's <u>Rentals</u>	Couch, love seat & bed	\$230	<u>\$0</u>	<u>\$0</u>
<u>Ashl</u>	ey Welker	Five rescue horses	<u>\$230</u>	<u>\$0</u>	<u>\$0</u>
Part	74 Vesting of Pro	pperty of the Estate			

7.1 Property of the estate will vest in the debtor as stated below:

Check the applicable box:

Upon confirmation of the plan, property of the estate will remain property of the estate, but possession of property of the estate shall remain

District of South Carolina

Debtor	with the debtor. The chapter 13 trustee shall have n responsible for protecting the estate from any liabilit waive or affect adversely any rights of the debtor, the Other. The debtor is proposing a non-standard pro the applicable box in Section 1.3 of this plan is check	11/18/19 Entered 11/18/19 12:18:24 Desc Main ament Page 7 of 10 Case Number	
Part 8:	Nonstandard Plan Provisions		
8.1 Che	eck "None" or List Nonstandard Plan Provisions		
	None. If "None" is checked, the rest of Part 8 need not	t be completed or reproduced.	
	Bankruptcy Rule 3015(c), nonstandard provisions must i deviating from it. Nonstandard provisions set out elsew	be set forth below. A nonstandard provision is a provision not otherwise included in this where in this plan are ineffective.	
The follo	owing plan provisions will be effective only if there	is a check in the box "Included" in § 1.3.	
Student loans will be paid outside the plan by the debtor. Student loan creditors will receive no payments from the chapter 13 trustee.			
Part 9:	Signature(s)		
9.1	Signatures of the debtor and the debtor's attorne	у	
The	e debtor and the attorney for the debtor, if $lpha$	any, must sign below.	
	/ Larry Randall Kelley nature of Debtor 1	Angela Whisenhunt Kelley Signature of Debtor 2	
Executed		kecuted on 11/18/2019 M /DD / YYYY	
	Sidney Wike, Jr. gnature of Attorney for the debtor DCID #6729	Date <u>11/18/2019</u> MM/DD/ YYYY	

By filing this document, the debtor, if not represented by an attorney, or the debtor and the attorney for the debtor certify(ies) that this Chapter 13 plan contains no nonstandard provision other than those set out in Part 8.

CERTIFICATE OF SERVICE

The above signing parties certify that the foregoing Notice, Plan and Motions was served on all creditors and parties in interest entitled to such notice on the above stated date. The list of parties served with the plan is attached..

District of South Carolina Effective May 1, 2019

Doc 9 Filed 11/18/19 Entered 11/18/19 12:18:24 Desc Main Case 19-05863-hb Document Page 8 of 10

Label Matrix for local noticing 0420-7

Case 19-05863-hb District of South Carolina

Spartanburg

Mon Nov 11 09:22:10 EST 2019

Anderson Radioogy c/o Progressive Management 1521 West cameron Ave.

West Covina CA 91790-2738

Ascendium PO Box 9242

Chelsea MA 02150-9242

1308 E Main Street

Easley SC 29640-3741

Anderson County Tax Collector 401 E River St

Anderson SC 29624-2401

(p) ASCENDIUM EDUCATION SOLUTIONS INC

2501 INTERNATIONAL LANE MADISON WI 53704-3180

Ashley Welker

101 Providence Church Rd.

Anderson SC 29626

Atwood Rentals, Inc. c/o Hagwood and Tipton P.C.

P.O. Box 726

Paris, TN 38242-0726

Atwood Rentals, Inc.

c/o Summit Management Group, Inc.

PO Box 489

Milan TN 38358-0489

BB&T Mortgage

Attn: Bankruptcy Notice

P O Box 7933

Springfield OH 45501-7933

CC Holdings/CardMember Services

Attn: Card Services

Po Box 9201

Old Bethpage NY 11804-9001

CC Holdings/CardMember Services

c/o Carson Smithfield, LLC

PO Box 9216

Old Bethpage NY 11804-9016

Conns HomePlus Attn: Bankruptcy

2445 Technology Forest Blvd, Bldg 4, Ste

The Woodlands TX 77381-5259

Conns HomePlus Box 2356

Beaumont TX 77704-2356

Convergent Outsourcing, Inc.

Attn: Bankruptcy Po Box 9004

Renton WA 98057-9004

Convergent Outsourcing, Inc.

Po Box 9004

Renton WA 98057-9004

Credit Acceptance 25505 West 12 Mile Rd

Suite 3000

Southfield MI 48034-8331

Credit Acceptance Po Box 5070

Southfield MI 48086-5070

Credit Central Attn : Bankruptcy 700 East North St, Ste 15

Greenville SC 29601-3013

Credit One Bank, N.A. Attn: Bankruptcy Notice

P O Box 98875

Las Vegas NV 89193-8875

Creditcentrl 505 Maxey Road Houston TX 77013-5072

DB Carter Used Cars 2812 White Horse Rd. Greenville SC 29611-6119 Duke Energy

Attn: Bankruptcy Notice

P 0 Box 1090

Charlotte NC 28201-1090

Easley Head and Neck Surgery, PA

115 Whitmire Rd Easley SC 29640-1426

First PREMIER Bank 3820 N Louise Ave

Sioux Falls SD 57107-0145

First PREMIER Bank Attn: Bankruptcy

Po Box 5524 Sioux Falls SD 57117-5524 Great Lakes Higher Education Corporation 111000 Usa Prkwy

Fishers IN 46037

Great Lakes Higher Education Corporation

Attn: Bankruptcy Po Box 7860

Madison WI 53707-7860

Gretchen D. Holland Ch. 13 Trustee Office 20 Roper Corners Circle, Suite C Greenville, SC 29615-4889

P O Box 58015

Innervision Imaging Center

Raleigh NC 27658-8015

Filed 11/18/19 Entered 11/18/19 12:18:24 Desc Main Case 19-05863-hb Doc 9 Document Page 9 of 10

Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia PA 19101-7346

(p) INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 7346 PHILADELPHIA PA 19101-7346

Angela Michelle Kelley 414 Willow Drive Piedmont, SC 29673-8378

Larry Randall Kelley II 414 Willow Drive Piedmont, SC 29673-8378

LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587

LVNV Funding/Resurgent Capital Attn: Bankruptcy Po Box 10497 Greenville SC 29603-0497

LVNV Funding/Resurgent Capital C/o Resurgent Capital Services Greenville SC 29602

Moonville Finance 7740 Augusta Rd. Piedmont SC 29673-6552 NCSPlus Incorporated Attn: Bankruptcy 117 East 24th Street, 5th Floor New York NY 10010-2937

Navient Attn: Bankruptcy Po Box 9640

Wilkes-Barre PA 18773-9640

Navient Po Box 9500 Wilkes Barre PA 18773-9500

c/o SKO Brenner American

Farmingdale NY 11735-1308

40 McDaniel Street

PAF Oven

Navient Po Box 9635 Wilkes Barre PA 18773-9635

PRISMA Health

Online Collections Attn: Bankruptcy Po Box 1489

Winterville NC 28590-1489

Progressive Management Systems Attn: Bankruptcy Department 1521 W Cameron Ave., First Floor West Covina CA 91790-2738

Greenville Health System) 255 Enterprise Boulevard, Ste 210 Attn: Bankruptcy Greenville SC 29615-3556

Progressive Leasing 5651 W Talavi Blvd. Glendale AZ 85306-1875

> Shirley Whisenhunt 416 Willow Place

REGIONAL MANAGEMENT CORP 979 BATESVILLE RD., SUITE B GREER, SC 29651-6819

Regional Finance 3405 White Horse Road Greenville SC 29611-5947

Piedmont SC 29673-8378

Social Secuity Administration Southeastern Service Program Center 1200 REv. Abraham Woods, Jr. Blvd. Birmingham AL 35285-0003

Social Security Administration Office of Central Operations 1500 Woodlawn Drive Baltimore MD 21241-0001

South Carolina Department of Revenue PO Box 12265 Columbia SC 29211-2265

(p) SPRINT NEXTEL CORRESPONDENCE ATTN BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207-0949

Sprint Corporation c/o Convergent Outsourcing, Inc. PO Box 9004 Renton WA 98057-9004

SunTrust Banks, Inc. c/o ACI 36A Rust Lane Boerne TX 78006-8202 US Trustee's Office Strom Thurmond Federal Building 1835 Assembly St. Suite 953 Columbia, SC 29201-2448

U.S. Department of Education Ecmc/Bankruptcy Po Box 16408 Saint Paul MN 55116-0408

U.S. Department of Education Po Box 5609 Greenville TX 75403-5609

US Attorney for SC for IRS Attn.George Conits, Attorney 55 Beattie Place Suite #700 Greenville SC 29601-2168

Case 19-05863-hb Doc 9 Filed 11/18/19 Entered 11/18/19 12:18:24 Desc Main Document Page 10 of 10

US Atty General Civil Div US Dept of Justice, Bankruptcy Washington DC 20530-0001 Document Page
Wells Fargo Dealer Services
Attn: Bankruptcy
Po Box 19657

Irvine CA 92623-9657

Wells Fargo Dealer Services Po Box 10709 Raleigh NC 27605-0709

Sidney Wike 311 Pettigru St. Greenville, SC 29601-3112

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Ascendium Education Solutions, Inc PO Box 8961 Madison WI 53708-8961 Internal Revenue Service Insolvency Group 4 1835 Assembly Street MDP 39 Columbia SC 29201 Sprint Corporation 6200 Sprint Parkway Attn: Bankruptcy Notification Overland Park KS 66251

End of Label Matrix
Mailable recipients 63
Bypassed recipients 0
Total 63